

In re:  
Joyce A Dobisch  
Debtor

Case No. 21-10283-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 19, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:

Recip ID	Recipient Name and Address
db	+ Joyce A Dobisch, 144 Windham Court, Newtown, PA 18940-1750

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 20 2024 00:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Dec 20 2024 00:17:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 20 2024 00:19:00	Federal Home Loan Mortgage Corporation, as Trustee, P.O. Box 65250, Salt Lake City, UT 84165-0250
cr	Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2024 00:22:43	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 20 2024 00:19:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: SLNBKNotices@nationalbankruptcy.com	Dec 20 2024 00:17:00	SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 20 2024 00:22:47	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0313-2

User: admin

Page 2 of 2

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Joyce A Dobisch brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes logsecf@logs.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Specialized Loan Servicing LLC logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KRISTEN D. LITTLE	on behalf of Creditor Specialized Loan Servicing LLC KRLITTLE@FIRSTAM.COM
SARAH K. MCCAFFERY	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Joyce A Dobisch

Debtor(s)

CHAPTER 13

Federal Home Loan Mortgage Corporation, as  
Trustee for Freddie Mac SLST 2022-1  
Participation Interest Trust

Moving Party

NO. 21-10283 AMC

vs.

Joyce A Dobisch

Debtor(s)

11 U.S.C. Section 362

Kenneth E. West

Trustee

**CONSENT ORDER ON MOTION FOR RELIEF FROM STAY**

1. The above-styled Motion having been scheduled for a hearing before the Court on December 3, 2024, upon Notice of Motion to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
2. FURTHER IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.
3. FURTHER ORDERED that as of November 26, 2024, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal & Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
1	August 2024	August 2024	\$764.14	\$623.78	\$1,387.92	\$1,387.92
3	September 2024	November 2024	\$764.14	\$575.16	\$1,339.30	\$4,017.90
Less post-petition partial payments (suspense balance)					(\$102.79)	

**Total: \$5,303.03**

4. This arrearage shall be paid as follows:
  - a. Within seven (7) days of the filing of this Stipulation, Debtor is ordered to pay the total post-petition arrearage totaling a sum **\$5,303.03** by amending the Bankruptcy plan.
5. Regular payments in the amount of **\$1,339.30** to be paid on or before **December 1, 2024**, and any

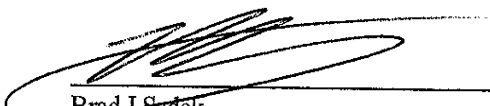
additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc., Attn: Remittance Processing, P.O. Box 65450, Salt Lake City, UT 84165-0450.

6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s) and attorney for Debtor(s), and failure of Debtor(s) to cure such default within **fifteen (15)** days from the date of receipt of such notice, Movant may file a certification of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.
7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Date: December 2, 2024

/s/ Denise Carlon  
Denise Carlon, Esq.  
Attorney for Movant

Date: 12/9/24


  
Brad J. Sadek  
Attorney for Debtor(s)

Date: December 9, 2024

/s/ Jack K. Miller, Esquire for  
Kenneth E. West  
Chapter 13 Trustee

I have no objection to its terms, without prejudice to any of our rights and remedies

Approved by the Court this 19th day of Dec., 2024. However, the  
court retains discretion regarding entry of any further order.



\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan